

In re:
Julie A. Hogarth
Debtor

Case No. 24-10313-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 10, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2024:

Recip ID	Recipient Name and Address
db	Julie A. Hogarth, 7303 Hansbury Dr, Morrisville, PA 19067-5163
14850841	Global Neurosciences Institute, LLC, Po Box 717, Pennington, NJ 08534-0717
14850843	Jefferson University Radiology Associates, LLC, Attn: Patient Billing, Po Box 2093, Philadelphia, PA 19103-0093
14850847	Penn Wood Crossing, 1201 Adler Dr, Morrisville, PA 19067-5101
14850850	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 10 2024 23:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 11 2024 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 10 2024 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14850832	EDI: MAXMSAIDV	May 11 2024 03:33:00	Aidvantage, Attn: Bankruptcy, 1891 Metro Center Dr, Reston, VA 20190-5287
14850833	Email/PDF: bncnotices@becket-lee.com	May 10 2024 23:38:48	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14850834	^ MEBN	May 10 2024 23:31:40	Apex Asset Management, LLC, Po Box 5407, Lancaster, PA 17606-5407
14850835	EDI: CAPITALONE.COM	May 11 2024 03:33:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14850836	EDI: CITICORP	May 11 2024 03:33:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14850837	+ EDI: WFNNB.COM	May 11 2024 03:33:00	Comenity Bank/Fashion Bug, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14850838	+ EDI: WFNNB.COM	May 11 2024 03:33:00	Comenity Bank/tyrdvisa, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14850839	EDI: DISCOVER	May 11 2024 03:33:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14850840	Email/Text: bankruptcy@collectioncentral.com	May 10 2024 23:33:00	FirstCredit, Inc., Attn: Bankruptcy, Po Box 630838, Cincinnati, OH 45263-0838
14850842	EDI: IRS.COM	May 11 2024 03:33:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA

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			19101-7346
14850844	Email/Text: govtaudits@labcorp.com	May 10 2024 23:33:00	Lab Corp., P.O. Box 2240, Burlington, NC 27216
14850845	Email/Text: bankruptcy@bbandt.com	May 10 2024 23:33:00	Lightstream/Truist, Attn: Bankruptcy, PO Box 117320, Atlanta, GA 30368-7320
14850846	+ EDI: NFCU.COM	May 11 2024 03:33:00	Navy Federal Cr Union, 820 Follin Lane Se, Vienna, VA 22180-4907
14850848	Email/Text: fesbank@attorneygeneral.gov	May 10 2024 23:33:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14850849	EDI: PENNDEPTREV	May 11 2024 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14850849	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 10 2024 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14850850	^ MEBN	May 10 2024 23:31:39	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14850851	+ EDI: SYNC	May 11 2024 03:33:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14850852	EDI: TDBANKNORTH.COM	May 11 2024 03:33:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
14850853	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 10 2024 23:33:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
14850854	Email/Text: dbogucki@trumark.org	May 10 2024 23:33:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Ft Washington, PA 19034-2701
14850855	Email/Text: usapae.bankruptcynotices@usdoj.gov	May 10 2024 23:33:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14850856	^ MEBN	May 10 2024 23:31:33	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14850857	+ Email/Text: bankruptcynotices@sba.gov	May 10 2024 23:33:00	US Small Business Administration, Attn: Bankruptcy Attn: Bankruptcy, 409 3rd St , SW Floor 2, Washington, DC 20416-0005
14850858	+ EDI: WFFC	May 11 2024 03:33:00	Wells Fargo National Bank, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50329-0001

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Julie A. Hogarth help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfcbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Julie A. Hogarth</u>	Social Security number or ITIN	xxx-xx-5049
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	24-10313-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Julie A. Hogarth

5/9/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.